

# EXHIBIT C

Sally Kleeberg's expenses paid by Mr. Eber

Sally Kleeberg		Excellus	(medications)	Capital One				Buffalo Cardiology &	
		Check #	American Express	( Dental )	Frank Voelker, DO	Anthone Eye Center	Buffalo Medical Group	Pulmonary Assoc	Total Due
8/11/2010	951.04	# 775							
8/11/2010		# 776					62.25		
8/24/2010		# 783	47.21						
8/24/2010		# 797					33.29		
8/24/2010		# 798							6.88
9/11/2010	951.04	# 765							
9/30/2010		# 870	17.62						
9/30/2010		# 871				3.79			
10/4/2010		# 831		1,300.00					
10/8/2010	951.94	# 872							
10/26/2010		# 883	19.67						
11/10/2010		# 841						6.40	
11/10/2010	951.04	# 839							
11/25/2010		# 845	108.37						
12/10/2010	951.04	# 855							
12/31/2010		# 898	6.00						
12/31/2010		# 897				5.06			
Total	4,756.10		198.87	1,300.00	71.10	33.29	6.40	6.88	6,372.64



PO Box 22900  
Rochester, NY 14692

A nonprofit independent licensee of the BlueCross BlueShield Association

## BILLING STATEMENT

(See Reverse For Service Information)

WENDY EBER  
EBER BROS WINE & LIQUOR  
30 CORPORATE DR.  
NORTH HAVEN CT 06473

000027

Group Number	Date Billed
7707-002 1	07-15-10
Billing Period	Payment Due Date
From 08-01-10	To 09-01-10



PAYMENT IS DUE ON OR  
BEFORE THE DUE DATE.

All checks will be deposited upon receipt.

This bill includes all payments and subscriber additions,  
changes, and terminations processed as of 07-15-10

BWLC 951.04

\*\*PRIOR PREMIUM IS PAST DUE. CLAIMS MAY BE DENIED

PINTERED  
1602

RECONCILIATION OF PREVIOUS BILLING	
Total Billed	2,961.95
Adjustments	.00
Subscriber Changes	.00
Adjusted Amount Due	2,961.95
Premium Paid	2,010.91CR
Balance	951.04

CURRENT BILLING	
Balance Forward	951.04
Premium Due	2,961.95
Subscriber Changes	.00
Total Premium Due	3,912.99

Important: To receive proper credit return this stub to the address on reverse side with check made payable to: Excellus BlueCross BlueShield

Do not send any other correspondence  
with your payment.

R- 0005

WENDY EBER  
EBER BROS WINE & LIQUOR  
30 CORPORATE DR.  
NORTH HAVEN CT 06473

Group Number ..... 7707-002 1

Date Billed ..... 07-15-10

Billing Period ..... 08-01-10 to 09-01-10

Payment Due Date ..... 08-01-10

Total Premium Due ..... 3,912.99

Enclosed Amount

PREMIUM

F130P1 07/08

0801100715100000039129900770700217

EB-00001607



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BlueCross BlueShield Association

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SUBSCRIBER LISTING WITH PREMIUM FOR GROUP 7707-002 1 AS OF 07-15-10

Subscriber ID Number	Subscriber Name	Employee Number	Package Number	Contract Type	Premium
	002 EBER BROS. WINE & LIQUOR				
067044031	EBER, LESTER		010	20	2,010.91
				SUBTOTAL AMOUNT	2,010.91
007	EBER BROS BUFFALO				
0152044140	KLEEBERG, SALLY		010	12	951.04
				SUBTOTAL AMOUNT	951.04
				TOTAL AMOUNT	2,961.95

LESTER EBER 775  
95 Allens Creek Rd, Ste. 10  
Rochester, NY 14618-3250 10-2/220

2-10  
Date  
august 16

Pay to the Excellent Blue Cross Blue Shield \$ 951  $\frac{84}{100}$   
Order of Nine hundred and Fifty One Dollars  $\frac{84}{100}$  — Dollars   PREMIER

HSBC PREMIER  
Rochester, NY 14618

For \_\_\_\_\_ 

10 220000 20 550 10000 11 0775

Harold Carter B. DOCUMENT

FRANK VOELKER, DO  
1825 MAPLE ROAD SUITE 5  
WILLIAMSVILLE, NY 14221

STATEMENT	BILL DATE	ACCOUNT NO.	AMOUNT ENCLOSED
	07/22/10	1731	\$
PLEASE PAY THIS AMOUNT			
62.25*			

14839

SALLY KLEEBERG  
83 ASTOR PL  
EAST AMHERST NY 14051-1847

FRANK VOELKER, DO  
1825 MAPLE ROAD SUITE 5  
WILLIAMSVILLE, NY 14221

RETURN TOP PORTION • RETAIN LOWER

MESSAGES EXPLAINED ▼ BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
				*** Please Pay upon Receipt.					***	
				*** Thank You for your prompt attention.					***	
				*****					*****	
				Insurance Charges pending to Prv: Ins Pay/Adj against Ins pending	69.08		69.08	49.80	-19.28	0.00
03/01/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	272.0	62.25			
03/24/10				Medicare Payment			0.00			
05/10/10				BS OF DEDUCT Payment			0.00			
05/13/10				Medic DEDUCT Payment			0.00			
06/28/10				BS OF DEDUCT Payment			0.00			62.25*

--This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	62.25	0.00	0.00	0.00	0.00	0.00	0.00	62.25

FRANK VOELKER, DO  
1825 MAPLE ROAD SUITE 5  
WILLIAMSVILLE, NY 14221

PLEASE PAY THIS AMOUNT

62.25\*

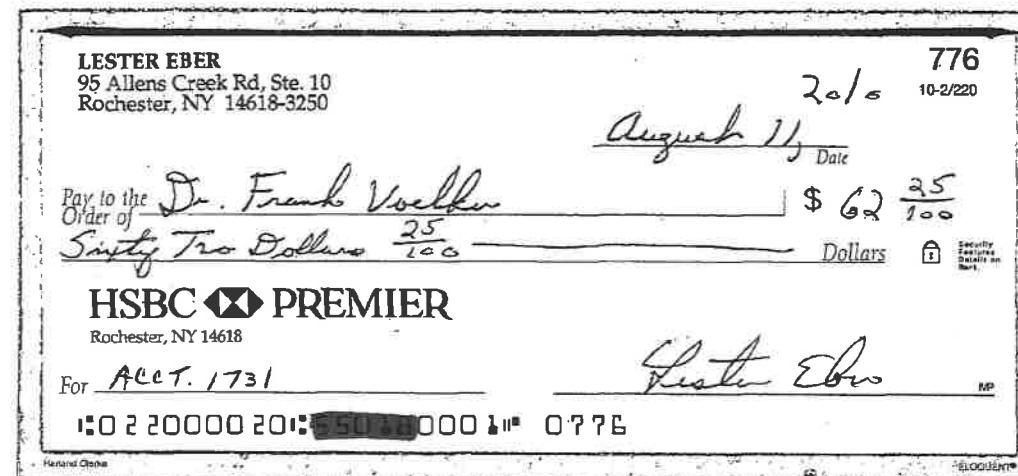
PAT# 1-SALLY KLEEBERG PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967

Acct#: 1731

Date: 07/22/10

Page 1 of 1



MESSAGES EXPLAINED ▼			BELOW								
Date	Pat#	Prv#	Msg	Service Description		CPT	Dx	Charge	Payment	Adjust	Line Balance
*** Please Pay upon Receipt. *** Thank You for your prompt attention. ****											
Insurance Charges pending to Prv: 69.08 Ins Pay/Adj against Ins pending 49.80 -19.28 0.00											
03/01/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	272.0	62.25				
03/24/10				Medicare Payment			0.00				
05/10/10				BS OF DEDUCT Payment			0.00				
05/13/10				Medic DEDUCT Payment			0.00				
06/28/10				BS OF DEDUCT Payment			0.00				62.25*
<i>Please pay</i> <i>per office</i> <i>it's part of</i> <i>her deductible</i>											
<i>Was this paid??</i> <i>Sally</i>											
<i>for return by Sally</i>											
E-This bill applied against your deductible. You are responsible to pay us.											
DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance		
00/00/00	0.00	62.25	0.00	0.00	0.00	0.00	0.00	0.00	62.25		
MAKE CHECK PAYABLE TO: 		FRANK VOELKER, DO 1825 MAPLE ROAD SUITE 5 WILLIAMSVILLE, NY 14221								<b>PLEASE PAY THIS AMOUNT</b> 62.25*	
PAT# 1-SALLY KLEEBERG				PRV# 1-VOELKER, FRANK J, DO				Ph: (716)-810-9967 Acct#: 1731 Date: 07/22/10 Page 1 of 1			



**American Express® Traditional Green Card**

SALLY KLEEBERG  
Closing Date 08/11/10

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Account Ending 2-61009



**Earn points on all of your purchases, everywhere you use the Card.**  
Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

See page 2 for important information about your account.



**Account Summary**

Previous Balance	\$279.62
Payments/Credits	-\$279.62
New Charges	+\$47.21
Fees	+\$0.00

**New Balance** **\$47.21**

Days in Billing Period: 31

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Customer Care** **Pay by Phone**  
1-800-528-4800 1-800-472-9297

See page 2 for additional information.

Lester Eber  
P# 783  
\$47.21

↓ Please fold on the perforation below, detach and return with your payment ↓

EB-00001613

SALLY KLEEBERG

Account Ending 2-61009

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**Payments:** If your payment is received after 5:00 p.m. it may not be credited to your Account until the next day. If your payment does not meet the following requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Payments must: (1) be sent to the payment address shown on your statement and must include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



**Customer Service & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Lost or Stolen Card**  
**Express Cash**

1-800-528-4800  
 1-336-393-1111  
 1-800-528-4800  
 1-800-992-3404  
 1-800-CASH-NOW

**Hearing Impaired**  
 TTY: 1-800-221-9950  
 FAX: 1-800-695-9090  
 In NY: 1-800-522-1897



**Website:** americanexpress.com  
**Mobile Site:** amexmobile.com

**Customer Service & Billing Inquiries**  
 P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 P.O. BOX 1270  
 NEWARK NJ  
 07101-1270



## American Express® Traditional Green Card

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SALLY KLEEBERG  
Closing Date 08/11/10

Account Ending 2-61009

## Payments and Credits

## Summary

	Total
Payments	-\$279.62
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$279.62</b>

## Detail

\*Indicates posting date

	Amount
08/01/10* SALLY KLEEBERG	PAYMENT RECEIVED - THANK YOU

## New Charges

## Summary

	Total
SALLY KLEEBERG 2-61017	\$47.21
<b>Total New Charges</b>	<b>\$47.21</b>

## Detail

	Amount
07/11/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$20.42
07/25/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$26.79

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## 2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	\$35.00
Total Interest in 2010	\$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

## Important Notice

## Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 15.24%.

Please refer to page 2  
for further important  
information regarding  
your account

Continued on reverse

SALLY KLEEBERG

Account Ending 2-61009

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**Important Notice continued**

For Sign and Travel, the APR is 15.24%.



EB-00001616

**American Express® Traditional Green Card**

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SALLY KLEEBERG  
Closing Date 08/11/10

Account Ending 2-61009

**NEW! American Express® Chinese Yuan Travelers Cheques**

Whether you're traveling for business or enjoying a vacation in China, you can enjoy the built-in protection of American Express Chinese Yuan Travelers Cheques. They're safer than cash because they are refundable if lost or stolen, usually within 24 hours. When purchased before your trip, they are usually offered at a better exchange rate than Chinese Yuan cash and can easily be exchanged for local currency in China at over 2,000 Bank of China branches.

A valid non-Chinese passport will be required to exchange Chinese Yuan Travelers Cheques for local cash. A savings of \$15/order applies thru 12/31/10. Limit \$3,000 Chinese Yuan Travelers Cheques every 30 days when purchased with your American Express® Card. Offer not valid for shipping to PO boxes or to Arizona Cardmembers or addresses.

For your convenience, you can order online with no purchase fee and get secure delivery before you leave home. To learn more and order visit [americanexpress.com/cny](http://americanexpress.com/cny)

(CE 113854)

**What's inside the box today?**

Savings all-the-time, all-year-round. Plus, three-days-a-week, a-fresh-collection-of hand-picked products, from electronics to fashion and travel, goes on sale at savings of up to 50% off. Visit [dailywish.com/dreambig](http://dailywish.com/dreambig) and use your American Express® Card.

Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on [amexnetwork.com/dailywishterms](http://amexnetwork.com/dailywishterms). The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express® Card.

**Sign up for DIRECTV service and receive a \$100 Reward Card.**

Get an American Express® branded reward card worth \$100 when you use any American Express Card to subscribe to any DIRECTV® service by September 30, 2010. Packages start at only \$29.99 a month.

**Ask how to get 5 months of DIRECTV's PREMIER™ Package when you purchase 2010 NFL SUNDAY TICKET.**

Just activate the PREMIER Package when you purchase NFL SUNDAY TICKET for only \$59.99/mo for 5 months. Agreement required.

**Call DIRECTV today at 1-800-810-3776!**

Must call 1-800-810-3776 to be eligible for the offer. Offer ends 9/30/10. Credit card required (except in MA & PA). New approved customers only. Hardware available separately. Lease and 24-month agreement required. Lease fee \$5.00/mo. for second and each additional receiver. \$19.95 Handling & Delivery fee may apply.

To receive reward card payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Allow 12 weeks for delivery of reward card. Reward card can be used virtually anywhere American Express Cards are welcome in the U.S. except taxicabs, water taxis, limousine services and ATMs. Reward card valid for 12 months, unused point balances expire, subject to applicable law. Reward card is point based, 1 point = \$1. Reward card terms & conditions, restrictions & guidelines apply. Limit 1 reward card per DIRECTV account, card issued in the name of account holder only and is not transferable. Reward card issued by Intelispark Prepaid Solutions, LLC. Offer valid only in 48 contiguous United States. Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement; copy provided at [directv.com/legal](http://directv.com/legal) and in first bill. NFL, the NFL Shield design and the NFL SUNDAY TICKET name and logo are registered trademarks of the NFL and its affiliates. DIRECTV and the Cyclone Design logo are trademarks of DIRECTV, Inc.



Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



## American Express® Traditional Green Card

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SALLY KLEEBERG  
Closing Date 08/11/10

Account Ending 2-61009

New Balance

\$47.21

Please Pay By

08/26/10

WELCOMED FOR AN END OF SUMMER ADVENTURE  
OR BACK TO SCHOOL BASICS.REMEMBER TO USE YOUR CARD FOR VIRTUALLY EVERYTHING, FROM ENJOYING  
THE LAST DAYS OF SUMMER TO STOCKING UP ON THE ESSENTIALS.

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME

14051 140

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001 003 01037 R01NKOE

WELCOMED FOR AN END OF SUMMER ADVENTURE  
OR BACK TO SCHOOL BASICS.REMEMBER TO USE YOUR CARD FOR VIRTUALLY EVERYTHING, FROM ENJOYING  
THE LAST DAYS OF SUMMER TO STOCKING UP ON THE ESSENTIALS.

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME

Earn points on all of your  
purchases, everywhere you use  
the Card.Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

## Account Summary

Previous Balance	\$279.62
Payments/Credits	-\$279.62
New Charges	+\$47.21
Fees	+\$0.00

New Balance \$47.21

Days in Billing Period: 31

## Customer Care

 Pay by Computer  
[americanexpress.com/pbc](http://americanexpress.com/pbc)
 Customer Care: 1-800-528-4800    Pay by Phone: 1-800-472-9297

 See page 2 for additional information.

*returned  
by Sally*

↓ Please fold on the perforation below, detach and return with your payment ↓



## Payment Coupon

Do not staple or use paper clips



## Pay by Computer

[americanexpress.com/pbc](http://americanexpress.com/pbc)

## Pay by Phone:

1-800-472-9297

Enter account number on all documents.  
Make check payable to American Express.  
Please print clearly in blue or black ink onlySALLY KLEEBERG  
83 ASTER PL  
EAST AMHERST NY 14051-1847Check here if your address or  
phone number has changed.  
Note changes on reverse side.AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

0000349990749891174 000004721000004721 07 H

00102. (23 5 )

01037 R01NKOE 01037

(000)



## MESSAGES EXPLAINED

▼ BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT · Dx	Charge	Payment	Adjust	Line Balance
*** PLEASE PAY UPON RECEIPT. WE CAN TAKE CREDIT CARD INFO OVER THE PHONE									
*** PLEASE CALL BILLING DEPT. CALL THE DIRECT LINE AT 204-9090. THANK YOU.									
*****									
10/29/09	1	1	L	Ins Pay/Adj against Ins pending CORRECT TRICHIASIS EPILAT	67820 374.05	52.50	61.59	0.00	-61.59
03/11/10				Medicare Payment			0.00		
06/25/10				BLUE CROSS B Payment			0.00		
07/30/10				Medicare Payment			34.00		
07/30/10				Accept Assign Adj.			-10.00		8.50*
10/29/09	1	1	E	EYE EXAM EST PATIENT	92012 366.53	52.53			
03/11/10				Medicare Payment			0.00		
06/25/10				BLUE CROSS B Payment			0.00		
07/30/10				Medicare Payment			27.74		24.79*
<i>10/29/10</i> <i>verified</i> <i>payment</i> <i>due</i> <i>cleared by</i> <i>insurance</i>									
L-The 'PLEASE PAY' includes unpaid co-pay or co-ins. Please make payment. E-This bill applied against your deductible. You are responsible to pay us.									
DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	33.29	0.00	0.00	0.00	0.00	-61.59	0.00	-28.30
MAKE CHECK PAYABLE TO:	ANTHONE EYE CENTER P.O. BOX 807 GETZVILLE, NY 14068						PLEASE PAY THIS AMOUNT 33.29*		
PAT# 1-SALLY KLEEBERG      PRV# 1-ANTHONE, KENNETH D., M.D					Ph: (716)-634-6100 Acct#: 37120 Date: 08/03/10 Page 1 of 1				

ANTHONE EYE CENTER  
P.O. BOX 807  
GETZVILLE, NY 14068

## STATEMENT

## BILL DATE

## ACCOUNT NO.

## AMOUNT ENCLOSED

06/30/10	37120	\$
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PLEASE PAY THIS AMOUNT

105.03\*

24320

SALLY KLEEBERG  
83 ASTER PL  
E AMHERST NY 14051-1847

ANTHONE EYE CENTER  
P.O. BOX 807  
GETZVILLE, NY 14068

RETURN TOP PORTION • RETAIN LOWER

MESSAGES EXPLAINED ▼ BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
*** PLEASE PAY UPON RECEIPT. WE CAN TAKE CREDIT CARD INFO OVER THE PHONE										
*** PLEASE CALL BILLING DEPT. CALL THE DIRECT LINE AT 204-9090. THANK YOU.										
*****										
10/29/09	1	1	L	Ins Pay/Adj against Ins pending CORRECT TRICHIASIS EPILAT	67820	374.05	52.50	61.59	0.00	-61.59
03/11/10				Medicare Payment				0.00		
06/25/10				BLUE CROSS B Payment				0.00		52.50*
10/29/09	1	1	L	EYE EXAM EST PATIENT	92012	374.05	52.53			
03/11/10				Medicare Payment				0.00		
06/25/10				BLUE CROSS B Payment				0.00		52.53*



L-The 'PLEASE PAY' includes unpaid co-pay or co-ins. Please make payment.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	105.03	0.00	0.00	0.00	0.00	-61.59	0.00	43.44

MAKE  
CHECK  
PAYABLE TO:  ANTHONE EYE CENTER  
P.O. BOX 807  
GETZVILLE, NY 14068

PLEASE PAY THIS AMOUNT  
105.03\*

PAT# 1-SALLY KLEEBERG

PRV# 1-ANTHONE, KENNETH D., M.D

Ph: (716)-634-6100  
Acct#: 37120  
Date: 06/30/10  
Page 1 of 1

ANTHONE EYE CENTER  
P.O. BOX 807  
GETZVILLE, NY 14068

## STATEMENT

BILL DATE	ACCOUNT NO.	AMOUNT ENCLOSED
08/31/10	37120	\$
<b>PLEASE PAY THIS AMOUNT</b>		
		33.29*

22039

SALLY KLEEBERG  
83 ASTER PL  
E AMHERST NY 14051-1847

ANTHONE EYE CENTER  
P.O. BOX 807  
GETZVILLE, NY 14068

RETURN TOP PORTION • RETAIN LOWER

MESSAGES EXPLAINED ▼ BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
*** Please Pay -Amount Due Now From Patient- See Red Box Thank You.										
*** PLEASE PAY UPON RECEIPT. WE CAN TAKE CREDIT CARD INFO OVER THE PHONE										
*** PLEASE CALL BILLING DEPT. CALL THE DIRECT LINE AT 204-9090, THANK YOU.										
10/29/09	1	1	L	Ins Pay/Adj against Ins pending CORRECT TRICHIASIS EPILAT	67820	374.05	52.50	61.59	0.00	-61.59
03/11/10				Medicare Payment				0.00		
06/25/10				BLUE CROSS B Payment				0.00		
07/30/10				Medicare Payment				34.00		
07/30/10				Accept Assign Adj.					-10.00	8.50*
10/29/09	1	1	E	EYE EXAM EST PATIENT	92012	366.53	52.53			
03/11/10				Medicare Payment				0.00		
06/25/10				BLUE CROSS B Payment				0.00		
07/30/10				Medicare Payment				27.74		24.79*

Please Pay

L-The 'PLEASE PAY' includes unpaid co-pay or co-ins. Please make payment.  
E-This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	0.00	33.29	0.00	0.00	0.00	-61.59	0.00	-28.30

MAKE  
CHECK  
AVAILABLE TO:  ANTHONY EYE CENTER  
P.O. BOX 807  
GETZVILLE, NY 14068

**PLEASE PAY THIS AMOUNT**  
33.29\*

PAT# 1-SALLY KLEEBERG

PRV# 1-ANTHONY, KENNETH D., M.D

Ph: (716)-634-6100  
Acct#: 37120  
Date: 08/31/10  
Page 1 of 1

DATE	DESCRIPTION	AMOUNT	1.00	INSURANCE	PAT. DUE
<b>SALLY KLEEBERG(0068303)/JoAnne L Cobler MD/698731</b>					
<b>Location: Buffalo Cardiology and Pulmonary Assoc PC</b>					
05/17/2010	(CCP) Office/outpatient service, Level 3, established patient	\$70.00	1.00	\$70.00	\$0.00
05/18/2010	Contractual Adjustment from Medicare			(\$7.75)	\$0.00
06/08/2010	Payment from Medicare			(\$50.52)	\$0.00
06/08/2010	Transfer from Insurance			(\$12.63)	\$12.63
Your insurance carrier has applied this amount to your annual deductible					
06/11/2010	Contractual per EOB Adjustment from Blue Cross Blue Card			\$0.90	\$0.00
06/11/2010	Payment from Blue Cross Blue Card			\$0.00	\$0.00
06/11/2010	Transfer from Insurance			\$0.00	\$0.00
08/02/2010	Payment from KLEEBERG, SALLY	1887		\$0.00	(\$5.75)
				<hr/>	<hr/>
				\$0.00	\$6.88

  
 Paid  
 #198  
 10

Deposit	0-30	31-60	61-90	91-120	Over 120	Total Balance	Ins. Balance	Pat. Balance
\$0.00	\$0.00	\$0.00	\$6.88	\$0.00	\$0.00	\$6.88	\$0.00	\$6.88

Your payment is now past due. Please remit today.

If you have sent payment in full, please disregard this notice. MASTERCARD / VISA accepted for Non-Medicare patients.

---

Dear Patient:

The following information is given to you as a resource to help you with insurance and your medical bill. Please feel free to contact our billing office should you have questions or if we can be of service to you.

Billing Office: 565-6632  
Hours: Mon. Wed. Fri. 9am - noon  
Tues. Thurs. 2pm – 5pm

Buffalo Cardiology & Pulmonary Associates participate with *Fidelis, Blue Cross & Blue Shield of Western New York, Caranet, Univera, Community Blue, Empire Plan, Magnacare/Aetna, Independent Health, Medicare, Medicaid, MetElect, Meritain, University of Buffalo Student Health Care Plan, Senior Blue and Senior Choice, and United Healthcare.*

For participating plans listed above, we will forward your claim to your insurance company. *Any unmet deductibles or co-payments assigned by your insurance company will be your responsibility.* Necessary referral forms and co-payments are due at the time of service.

If your health insurance plan is **NOT** listed above, we are presently non-participating with them and, monthly payments are appreciated on your account while you are waiting for reimbursement. Any reimbursements you receive should be forwarded to us to reduce any outstanding balance. Again, please feel free to contact our billing office at 565-6632 with any questions about your account.

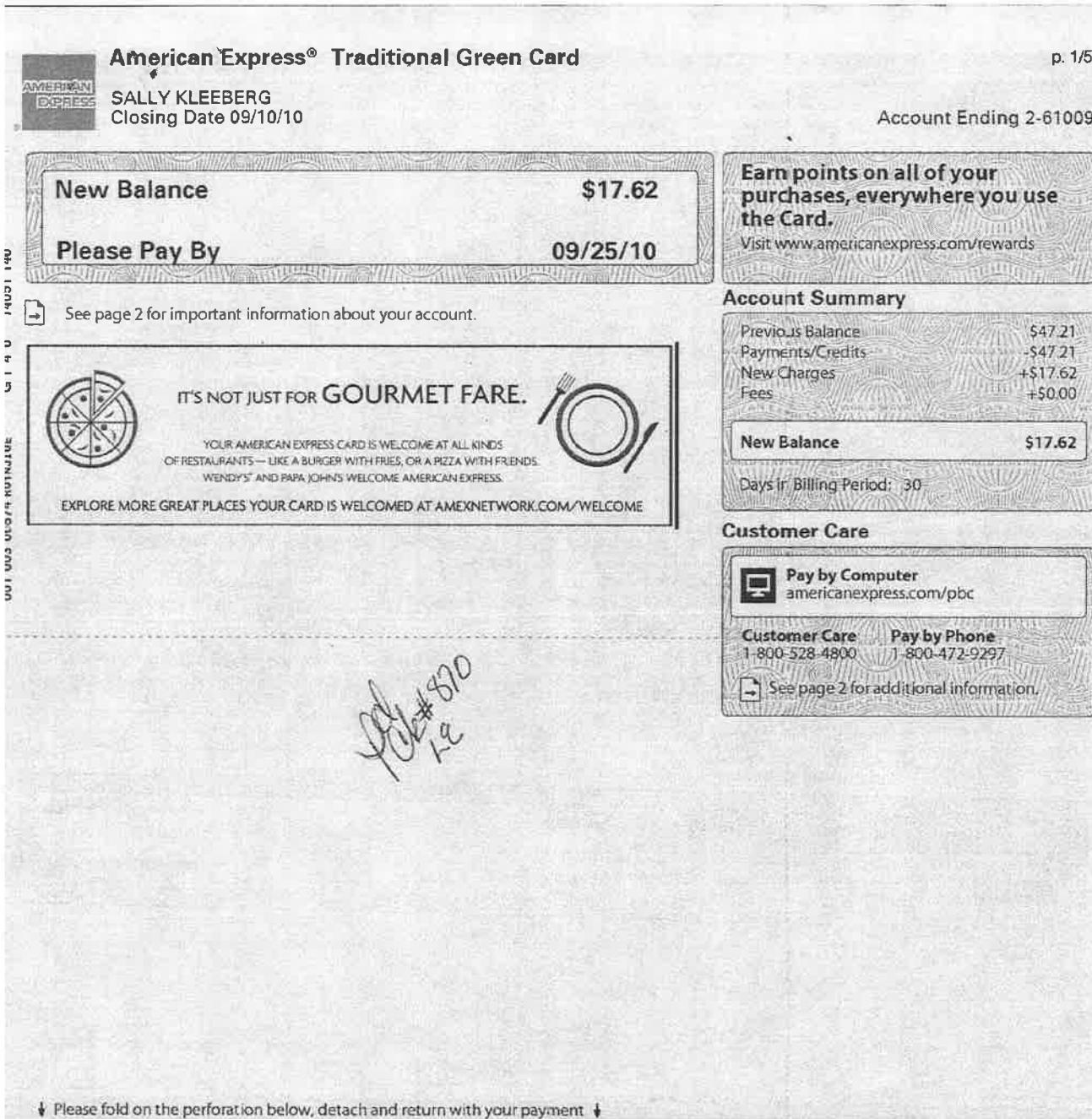
**Attention Medicare Patients:**

We will submit your claim to Medicare Part B. Medicare will pay us directly for those services rendered to you. You are responsible for any balance up to the **APPROVED** amount including your unmet deductible. This can be verified on the *Medicare Explanation of Benefits* that you receive from Medicare

AS A COURTESY, WE WILL BILL YOUR INSURANCE FOR YOUR SERVICES

Rev. 11/07





SALLY KLEEBERG

Account Ending 2-61009

p. 2/5

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars or the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



## American Express® Traditional Green Card

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SALLY KLEEBERG  
Closing Date 09/10/10

Account Ending 2-61009

## Payments and Credits

## Summary

	Total
Payments	-\$47.21
Credits	\$0.00
Total Payments and Credits	-\$47.21

Detail \*Indicates posting date

	Amount
08/28/10* SALLY KLEEBERG	PAYMENT RECEIVED ACH - THANK YOU

## New Charges

## Summary

	Total
SALLY KLEEBERG 2-61017	\$17.62
Total New Charges	\$17.62

## Detail

	Amount
08/11/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$2.00
08/26/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$11.99
08/30/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$3.63

## Fees

	Amount
Total Fees for this Period	\$0.00

## 2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	\$35.00
Total Interest in 2010	\$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Continued on reverse

SALLY KLEEBERG

Account Ending 2-61009

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**Important Notice**

**Information on Pay Over Time Features**

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 15.24%.

For Sign and Travel, the APR is 15.24%.

Please refer to page 2 for further important information regarding your account



**American Express® Traditional Green Card**

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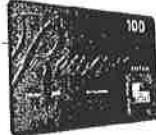
SALLY KLEEBERG  
Closing Date 09/10/10

Account Ending 2-61009

**Now Accepting American Express® Cards!****Dollar Tree** - Where everything is \$1. Use any American Express Card at over 3,800 locations in 48 states. For the store nearest you or to shop online, visit [www.dollartree.com](http://www.dollartree.com)**High Rollers** - An extraordinary experience combining high-energy bowling, billiards and lounge in a unique atmosphere. New opening at Foxwoods Resort Casino. **860-312-BOWL (2695)**.**Summit Ford Lincoln Mercury** - Sales and specials on new cars, trucks, SUVs and crossovers. Visit at 305 Grant Ave., Auburn, NY. **315-252-7255** or [www.summitflm.com](http://www.summitflm.com)

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 114091)

**Sign up for DIRECTV and get a \$100 value reward card.**

Receive an American Express®-branded reward card worth \$100 when you use any American Express Card to subscribe to any DIRECTV® service by 10/31/10. **Packages start at only \$29.99/month\***.

**Call DIRECTV today at 1-800-375-0648.**

Terms and Conditions: Must call 1-800-375-0648 to be eligible for the offer. Must be a new DIRECTV subscriber. To receive reward card payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Offers end 10/31/10. Allow 12 weeks for delivery of reward card. Reward card can be used virtually anywhere American Express Cards are welcome in the U.S. except for recurring payments, or with water taxis, limousines and ATMs. Reward card valid for 12 months, unused point balances expire at midnight MST the last day of the month of the valid thru date, subject to applicable law. Reward card is point based. 1 point = \$1. Reward card terms & conditions, restrictions & guidelines apply. Limit 1 reward card per DIRECTV account; card issued in the name of account holder only and is not transferable. Reward cards are issued in connection with a loyalty, award or promotion program. Reward card issued by Intelspend Prepaid Solutions, LLC. Offer valid only in 48 contiguous United States. DIRECTV offer based on approved credit; credit card required. Credit card not required in MA & PA. \*Lease required; fee \$5/mo. for second and each additional receiver. Just activate any programming package. Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement, copy provided at [www.directv.com/legal](http://www.directv.com/legal) and in first bill. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



## American Express® Traditional Green Card

p. 1/5

SALLY KLEEBERG  
Closing Date 09/10/10

Account Ending 2-61009

New Balance

\$17.62

Please Pay By

09/25/10

See page 2 for important information about your account.



IT'S NOT JUST FOR GOURMET FARE.

YOUR AMERICAN EXPRESS CARD IS WELCOME AT ALL KINDS  
OF RESTAURANTS — LIKE A BURGER WITH FRIES, OR A PIZZA WITH FRIENDS.  
WENDY'S® AND PAPA JOHN'S WELCOME AMERICAN EXPRESS.

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME

Earn points on all of your  
purchases, everywhere you use  
the Card.Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

## Account Summary

Previous Balance	\$47.21
Payments/Credits	\$47.21
New Charges	+\$17.62
Fees	+\$0.00

New Balance \$17.62

Days in Billing Period: 30

## Customer Care

Pay by Computer  
[americanexpress.com/abc](http://americanexpress.com/abc)

**Customer Care** **Pay by Phone**  
 1-800-528-4800 1-800-472-9297

See page 2 for additional information.

↓ Please fold or  
Total Fees for the

2010 Fee

Total Fees in 2010  
Total Interest in  
Includes fees at

LESTER EBER  
95 Allens Creek Rd, Ste. 10  
Rochester, NY 14618-3250

870

10-2/220

September 30, 2010  
Date\$ 17 63  
100

Dollars

Security  
Code  
100

.00

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.00

.00

Pay to the American Express

Order of Sally KleebergSummae Dollars 43Summae Dollars 43

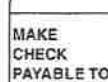
MESSAGES EXPLAINED ▼ BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
				*** Please Pay upon Receipt.					***	
				*** Thank You for your prompt attention.					***	
				*****					*****	
03/01/10	1	1		OFFICE VISIT EST LEVEL 3	99213	272.0	62.25			
03/24/10				Medicare Payment			0.00			
05/10/10				BS OF DEDUCT Payment			0.00			
05/13/10				Medic DEDUCT Payment			0.00			
06/28/10				BS OF DEDUCT Payment			0.00			
08/18/10				Check-Personal Payment			62.25			0.00
08/25/10	1	1	E	OFFICE VISIT EST LEVEL 4	99214	723.1	94.72			
09/16/10				Medicare Payment			75.78			
09/20/10				BS OF WESTER Payment			15.15			3.79*

  
 Pack # 871

E-This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Irs Pending	Collections	Total Balance
08/18/10	62.25	3.79	0.00	0.00	0.00	0.00	0.00	0.00	3.79



FRANK VOELKER, DO  
1825 MAPLE ROAD SUITE 5  
WILLIAMSVILLE, NY 14221

PLEASE PAY THIS AMOUNT

3.79\*

PAT# 1-SALLY KLEEBERG PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967  
Acct#: 1731  
Date: 09/21/10  
Page 1 of 1

FRANK VOELKER, DO  
1825 MAPLE ROAD SUITE 5  
WILLIAMSVILLE, NY 14221

STATEMENT	BILL DATE	ACCOUNT NO.	AMOUNT ENCL
	09/21/10	1731	\$
PLEASE PAY THIS AMOUNT			
3.79*			

12797

SALLY KLEEBERG  
83 ASTOR PL  
EAST AMHERST NY 14051-1847

FRANK VOELKER, DO  
1825 MAPLE ROAD SUITE 5  
WILLIAMSVILLE, NY 14221

RETURN TOP PORTION • RETAIN LOWER

MESSAGES EXPLAINED ▼ BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balan
				*** Please Pay upon Receipt.					***	
				*** Thank You for your prompt attention.					***	
03/01/10	1	1		OFFICE VISIT EST LEVEL 3	99213	272.0	62.25			
03/24/10				Medicare Payment			0.00			
05/10/10				BS OF DEDUCT Payment			0.00			
05/13/10				Medic DEDUCT Payment			0.00			
06/28/10				BS OF DEDUCT Payment			0.00			
08/18/10				Check-Personal Payment			62.25			0.00
08/25/10	1	1	E	OFFICE VISIT EST LEVEL 4	99214	723.1	94.72			
09/16/10				Medicare Payment			75.78			
09/20/10				BS OF WESTER Payment			15.15			3.79*

*check  
# 871*

LESTER EBER 95 Allens Creek Rd, Ste. 10 Rochester, NY 14618-3250		871 Sept 3, 2010 10-2/220
Pay to the Order of <i>Dr. Frank Voelker</i> <i>Three Dollars 33</i>		\$ 3 <i>29</i> Dollars <i>3</i> <i>29</i>
E-This bill		Total Balance
DATE LAST PAID	HSBC PREMIER Rochester, NY 14618 For 1731 - Sally Kleeberg	0 3.79
08/18/10	10 20000 201 50000 10 0871	0 3.79
WAKE CHECK PAYABLE TO:	PAY THIS AMOUNT 3.79*	

PAT# 1-SALLY KLEEBERG PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967  
Acct#: 1731  
Date: 09/21/10  
Page 1 of 1

FRANK VOELKER, DO  
1825 MAPLE ROAD SUITE 5  
WILLIAMSVILLE, NY 14221

## STATEMENT

BILL DATE	ACCOUNT NO.	AMOUNT ENCLOSED
05/18/10	1731	\$
<b>PLEASE PAY THIS AMOUNT</b>		
124.50*		

12328

SALLY KLEEBERG  
83 ASTOR PL  
EAST AMHERST NY 14051-1847

FRANK VOELKER, DO  
1825 MAPLE ROAD SUITE 5  
WILLIAMSVILLE, NY 14221

RETURN TOP PORTION • RETAIN LOWER

MESSAGES EXPLAINED ▼ BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
				*** Please Pay upon Receipt.					***	
				*** Thank You for your prompt attention.					***	
03/01/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	272.0	62.25			
03/24/10				Medicare Payment			0.00			
05/10/10				BS OF DEDUCT Payment			0.00			
05/13/10				Medic DEDUCT Payment			0.00			62.25*
04/12/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	272.0	69.08			
05/03/10				BS OF DEDUCT Payment			0.00			
05/13/10				Medic DEDUCT Payment			0.00			
05/13/10				Accept Assign Adj.					-6.83	62.25*

6/3/10  
This will  
submit to  
BC  
Medicare is  
deductible

E-This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	124.50	0.00	0.00	0.00	0.00	0.00	0.00	124.50



FRANK VOELKER, DO  
1825 MAPLE ROAD SUITE 5  
WILLIAMSVILLE, NY 14221

PLEASE PAY THIS AMOUNT
124.50*

PAT# 1-SALLY KLEEBERG

PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967  
Acct#: 1731  
Date: 05/18/10  
Page 1 of 1



## Recent changes to your account

Consistent with new federal credit card rules, we've revised our policies on interest rate increases as well as the factors we may consider when increasing rates.

500513

### Limitations on Annual Percentage Rate (APR) Increases

We are not increasing your current rates at this time:

- We may increase APRs on **existing and new balances** if your account is 60 or more days past due
- We may increase APRs for **new transactions** after your account has been open for a full year, based on any factors, including your creditworthiness and market conditions
- We'll always send a notice that lists the main reasons for increasing your APRs at least 45 days before the increases take effect
- If we ever increase your APRs, we'll periodically review your account to see if you're eligible for a rate decrease

Please note that these same changes are being made to both older and newer accounts in an effort to consistently implement laws that only recently became effective.



Page 1 of 2 1-800-955-7070  
www.capitalone.com

Sep. 10 - Oct. 09, 2010 30 Days in Billing Cycle

World MasterCard

XXXX-XXXX-XXXX-1619

NEW BALANCE

\$1,300.00

MINIMUM PAYMENT

\$15.00

DUE DATE

Nov 06, 2010

PLEASE PAY AT LEAST THIS AMOUNT

Revolving Credit Limit: \$15,000.00

Cash Credit Limit: \$7,500.00

Available Revolving Credit: \$13,700.00

Available Credit for Cash: \$7,500.00

Previous Balance

\$0.00

Payments and Credits

\$0.00

Fees and Interest Charged

\$0.00

Transactions

\$1,300.00

New Balance

\$1,300.00

Z-1  
COLR833G 6056 0101 210

New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-800-518-8865.

Renewal Notice - See both sides of the first page of this statement for important information about rates and interest charge calculation.

### TRANSACTIONS

#### PAYMENTS, CREDITS & ADJUSTMENTS FOR SALLY KLEEBERG #1619

##### TRANSACTIONS FOR SALLY KLEEBERG #1619

1	04 OCT MARSHALL D. FAGIN DDS WILLIAMSVILLE NY	\$1,300.00
	► Total Transactions This Period	\$1,300.00

*Dental* —

##### FEES

Total Fees This Period	\$0.00
Total Fees This Year	\$0.50

*Palak #831*  
Transactions continue on page 2

### REWARDS INFORMATION

PREVIOUS AVAILABLE REWARDS BALANCE	13,440
REWARDS EARNED THIS PERIOD	1,300
(reflects transactions posted during this billing cycle)	
AVAILABLE BALANCE AS OF 10/09/2010	14,740

For up-to-date rewards tracking, visit  
www.capitalone.com  
or simply call 1-800-228-3001



### INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	4.24% D	\$0.00	\$0.00
Cash	17.90% D	\$0.00	\$0.00

001  
09

**How can I avoid paying Interest Charges?** Each month you pay your "New Balance" in full, you will have a minimum grace period of 25 days with no interest charge on all new 1) purchases, 2) balance transfers, 3) special purchases and 4) other charges. If you have been paying your account in full with no interest charges applied and you do not pay your next bill in full, prorated interest charges will be assessed. There is no grace period on cash advances, special transfers, or on any new transaction when there is an unpaid balance from a previous bill.

**How is the Interest Charge applied?** Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first calendar day of the billing period. Interest charges accrue on every unpaid amount until it is paid in full. This means you may owe interest charges even if you pay the entire "New Balance" one month, but did not do so for the previous month. Unpaid interest charges are added to the proper segment of your Account. However, we reserve the right to not assess interest charges at any time.

**Do you assess a Minimum Interest Charge?** Yes. A minimum INTEREST CHARGE of \$0.50 will be assessed for each billing period your account is subject to an interest charge.

**How did you Calculate the Interest Charge?** There are several calculations that are used to determine your total interest charge. 1. To get your Daily Balance: For each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance. 2) Subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions that are subject to a grace period are not added to the daily balances. 2. To find your Average Daily Balance: 1) add the daily balances together and 2) divide the sum by the number of days in the billing cycle. 3. Estimate your Total Interest Charge: 1) multiply your average daily balance by the daily periodic rate and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

**How can my variable Annual Percentage Rate (APR) change?** Your APR may increase or decrease based on one of seven standard indices reported in *The Wall Street Journal*. To find which index is used for your account, look for a code (P, L, C, S, D or F) on the front of this statement next to the APR(s). Then check the table below:

Code next to your Annual Percentage Rate (APR)	Index which your rates are based on	When your Annual Percentage Rate will change
P	Quarterly Prime + margin previously disclosed to you	The first day of the billing periods that end in January, April, July and October.
L	Quarterly LIBOR + margin previously disclosed to you	
C	Quarterly CD + margin previously disclosed to you	
S	Bankcard Prime + margin previously disclosed to you	
D	Monthly Prime + margin previously disclosed to you	The first day of each monthly billing period.
F	Monthly LIBOR + margin previously disclosed to you	
G	Treasury LIBOR + margin previously disclosed to you	

**Are there Additional Fees associated with my account?** Yes, under certain circumstances, you may be assessed a Late or Returned Payment Fee. You may also be charged overlimit fees if permitted by law. We reserve the right to not assess fees without prior notice and without waiving our right to assess a similar fee later.

**How can I Close My Account?** You may close your account by calling or writing our Customer Relations Department. At that time, we will provide additional details including payment information. If you use your credit card or charges post to your account after you ask us to close it, we can keep your account open. To avoid paying any applicable membership fees, call to close your account prior to the end of the cycle in which it is scheduled to be billed.

**What happens if my Account is Suspended?** We may close or suspend your account and your right to obtain credit at any time and for any reason, even if you are not in default. Account suspension can be permanent or temporary. If your account is closed or suspended, you must 1) stop using your credit card and account, 2) cancel all automatic payments, 3) destroy all credit cards and access checks, and 4) pay all amounts you owe us, even if they were charged after the account was closed or suspended.

**How do I Make Payments?** Payments you mail to us will be credited to your account as of the business day we receive it, as long as: 1) you send the bottom portion of this statement and your check in the enclosed remittance envelope, and 2) your payment is received in one of our processing centers by 5pm local time. Please allow at least (7) business days for mail delivery.

Mailed payments received by us at any other location or in any other form may not be credited as of the day we receive them.

**Do you Process Paper Checks as an Electronic Funds Transfer?** When you provide a check as payment, you authorize us and our agents either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check. We may resubmit and electronically collect the returned payments.

**What if I file for Bankruptcy?** If you are entitled to bankruptcy protection, this communication is for information only, it is not an attempt to collect, assess or recover a debt or claim. Do not send us payments without speaking with your bankruptcy attorney or the Bankruptcy Court. If you or your attorney would like to contact our bankruptcy claims servicer directly, please contact: Capital One - PO Box 85167 - Richmond, VA 23285-5167

#### BILLING RIGHTS SUMMARY (Does Not Apply to Small Business Accounts)

**What To Do If You Think You Find A Mistake On Your Statement:** If you think there is an error on your statement, write to us at:

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases.** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3. You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Capital One  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Capital One supports information privacy protection: see our website at [www.capitalone.com](http://www.capitalone.com). Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved © 2010 Capital One



## Take Control with Online Statements

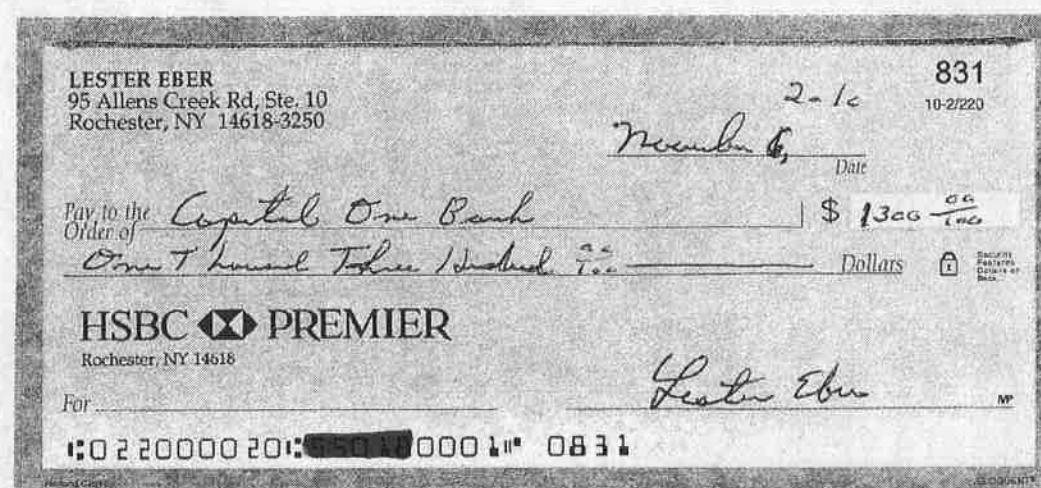
## Managing your account online is easy:

- Check your balance and view recent activity
- View and print copies of past statements
- Pay your bill online

Sign up at: [www.capitalone.com](http://www.capitalone.com)



Capital One®		Page 2 of 2	1-800-955-7070	www.capitalone.com	Sep. 10 - Oct. 09, 2010	30 Days In Billing Cycle
World MasterCard		XXXX-XXXX-XXXX-1619		Revolving Credit Limit: \$15,000.00		
NEW BALANCE	MINIMUM PAYMENT	DUE DATE		Available Revolving Credit: \$13,700.00		
\$1,300.00	\$15.00	Nov 06, 2010		Cash Credit Limit: \$7,500.00		
Previous Balance	Payments and Credits	Fees and Interest Charged		Transactions	New Balance	
\$0.00	\$0.00	\$0.00		\$1,300.00	\$1,300.00	=
TRANSACTIONS CONTINUED						
INTEREST CHARGED						
Total Interest This Period		\$0.00				
Total Interest This Year		\$0.00				
01/09/2010 PAGE 00002 OF 00002						
79333						





## American Express® Traditional Green Card

p. 1/6

SALLY KLEEBERG  
Closing Date 10/11/10

Account Ending 2-61009

New Balance

\$19.67

Please Pay By

10/26/10

14051 140



See page 2 for important information about your account.

0 5 4 0

**"Highest in Customer Satisfaction with Credit Card Companies, Four Years in a Row."**

American Express received the highest numerical score among credit card issuers in the proprietary J.D. Power and Associates 2007-2010 Credit Card Satisfaction Studies™. 2010 study based on responses from 8,570 consumers measuring 10 card issuers and measures opinions of consumers about the issuer of their primary credit card. Proprietary study results are based on experiences and perceptions of consumers surveyed in May 2010. Your experiences may vary. Visit [jdpower.com](http://jdpower.com)

001 003 01097 R01NK10E

Earn points on all of your purchases, everywhere you use the Card.

Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

## Account Summary

Previous Balance	\$17.62
Payments/Credits	-\$17.62
New Charges	+\$19.67
Fees	+\$0.00

New Balance \$19.67

Days in Billing Period: 31

## Customer Care

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Customer Care** **Pay by Phone**  
 1-800-528-4800 1-800-472-9297

See page 2 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

EB-00001638

SALLY KLEEBERG

Account Ending 2-61009

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**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

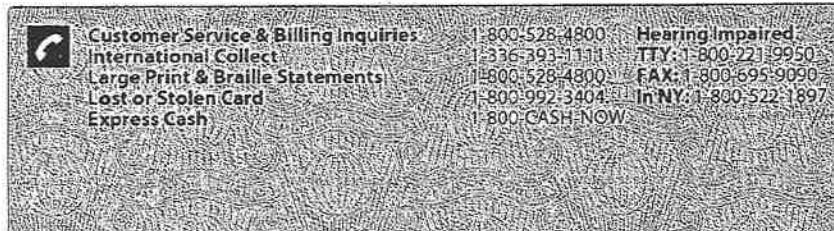
**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will charge a fee of 2.7% of the converted US dollar amount. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.





## American Express® Traditional Green Card

p. 3/4

SALLY KLEEBERG  
Closing Date 10/11/10

Account Ending 2-6100

## Payments and Credits

## Summary

	Total
Payments	-\$17.62
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$17.62</b>

## Detail

	Amount
09/30/10* SALLY KLEEBERG PAYMENT RECEIVED ACH - THANK YOU	-\$17.62

## New Charges

## Summary

	Total
SALLY KLEEBERG 2-61017	\$19.67
<b>Total New Charges</b>	<b>\$19.67</b>

## Detail

	Amount
09/10/10 TOPS MARKETS #224 AMHERST GROCERY STORE	\$2.00
09/26/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$11.96
10/04/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$5.71

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## 2010 Fees and Interest Totals Year-to-Date

	Amount
<b>Total Fees in 2010</b>	<b>\$35.00</b>
<b>Total Interest in 2010</b>	<b>\$0.00</b>

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010

Continued on reverse

SALLY KLEEBERG

Account Ending 2-61009

p-4/6

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**Important Notice**

**Information on Pay Over Time Features**

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 15.24%.

For Sign and Travel, the APR is 15.24%.

Please refer to page 2  
for further important  
information regarding  
your account





## American Express® Traditional Green Card

SALLY KLEEBERG  
Closing Date 10/11/10

p. 5/

Account Ending 2-6100:



The perfect  
getaway starts with  
my state of mind.

With your American Express® Green Card, you can enjoy built-in benefits that make travel easy and enjoyable, and stay protected when you're away from home.



### PAY WITH POINTS<sup>1</sup> FOR TRAVEL

Use Membership Rewards® points to fly any airline, anytime with no blackout dates or seat restrictions. From flights, hotels, cruises to vacation packages, simply book with American Express Travel, and use points to pay for all or just part of your trip.

### Car Rental Loss & Damage Insurance<sup>2</sup>

Getting into your rental car can be the start of a great vacation. And as a Cardmember, you can relax and let membership put your mind at ease. That's because when you use your eligible Card to reserve and pay for an auto rental, you can be covered if the car is damaged or stolen.

### Baggage Insurance Plan<sup>3</sup>

Travel in comfort knowing you can be covered by the Baggage Insurance Plan when you purchase your Common Carrier (plane, train, ship, helicopter, or bus) tickets on your Card.

Learn more about your Card at [americanexpress.com/mygreenbenefits](http://americanexpress.com/mygreenbenefits)

<sup>1</sup> To use Membership Rewards Pay with Points, you must charge travel with an enrolled Card at American Express Travel. Points will be debited from your program account and a credit for the corresponding dollar amount will be issued to the Card account you used. If the points redeemed do not cover the entire amount of the charge, the balance of the purchase price will remain on the Card account. Minimum redemption of 5,000 points. Membership Rewards program Terms and Conditions apply; see [membershiprewards.com/terms](http://membershiprewards.com/terms)

<sup>2</sup> Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0925 or Policy CRLD-IND and is subject to change with notice. This document does not supplement or replace the Policy.

<sup>3</sup> American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0400 or Policy BIP-IND and is subject to change with notice. This document does not supplement or replace the Policy.

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Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

SALLY KLEEBERG

Account Ending 2-61009

p. 6/6

Use Membership Rewards® points to pay in full. Or pay in part and let your Card cover the rest.  
Get started today at [www.Amazon.com/membershiprewards](http://www.Amazon.com/membershiprewards)

MEMBERSHIP  
rewards® SHOP WITH POINTS AT **amazon.com**      

Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice. POID: Q601:0001

## Sign up for DIRECTV and get a \$100 value reward card.



Receive an American Express®-branded reward card worth \$100 when you use any American Express Card to subscribe to any DIRECTV® service by 10/31/10. **Packages start at only \$29.99/month\***.  
Call DIRECTV today at 1-800-375-0648.



Terms and Conditions: Must call 1-800-375-0648 to be eligible for the offer. Must be a new DIRECTV subscriber. To receive reward card payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Offers end 10/31/10. Allow 12 weeks for delivery of reward card. Reward card can be used virtually anywhere American Express Cards are welcome in the U.S. except for recurring payments, or with water taxis, limousines and ATMs. Reward card valid for 12 months, unused point balances expire at midnight MST the last day of the month of the valid thru date, subject to applicable law. Reward card is point based, 1 point = \$1. Reward card terms & conditions, restrictions & guidelines apply. Limit 1 reward card per DIRECTV account; card issued in the name of account holder only and is not transferable. Reward cards are issued in connection with a loyalty, award or promotion program. Reward card issued by Intelispark Prepaid Solutions, LLC. Offer valid only in 48 contiguous United States. DIRECTV offer based on approved credit; credit card required. Credit card not required in MA & PA. \*Lease required; fee \$5/mo. for second and each additional receiver. Just activate any programming package. Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement, copy provided at [www.directv.com/legal](http://www.directv.com/legal) and in first bill. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

### Low Accepting American Express® Cards!



**Equity LifeStyle Properties** - We own over 150 RV resorts and campgrounds in the U.S. Get in the zone and learn how you can camp all year for one low price! Visit [www.ZoneCampingPass.com](http://www.ZoneCampingPass.com)

**The Epicurean** - A French café serving breakfast, lunch, and dinner. Visit at 579 Troy Schenectady Rd., Latham, NY. Please call 518-786-8272 or visit [www.epicurean-ny.com](http://www.epicurean-ny.com)

**The Meathouse** - Your full-service butcher shop. Unparalleled hospitality in a 10-minute shopping experience. 266 Main, Newtown. 203-426-5445. [www.themeathouse.com](http://www.themeathouse.com)

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 114242)

IT'S NOT JUST FOR

# BIG THINGS.



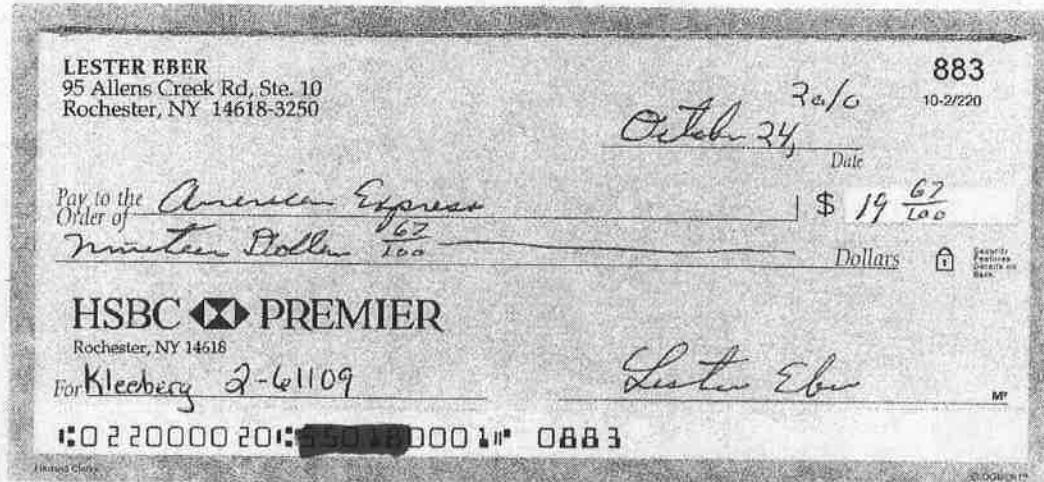
YOUR AMERICAN EXPRESS CARD IS PERFECT FOR YOUR WEEKLY GROCERY RUN.  
SUPERMARKETS ALL OVER TOWN WELCOME AMERICAN EXPRESS.

EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT [AMEXNETWORK.COM/WELCOME](http://AMEXNETWORK.COM/WELCOME)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



EB-00001643



DESCRIPTION OF SERVICE		DESCRIPTION OF SERVICE					DESCRIPTION OF SERVICE				
SVC DATE	PATIENT	PROCEDURE	UNT	CPT	MOD	ICD-9	CHARGE	INS PAID	PAT PAID	ADJUSTMT	PAT POR
07/26/10*	KLEEBERG, SALLY	OFFICE/OUTPT VISIT	1	99214		172.6	126.00	92.93	0.00	29.20	3.87
08/11/10	MEDICARE PAYMENT					77.44					
08/11/10	MEDICARE DISALLOWANCE					29.20					
08/27/10	BS OUT OF AREA PAYMENT					15.49					
Service Provider: KULICK, KEVIN B											
01/25/10*	KLEEBERG, SALLY	OFFICE/OUTPT VISIT	1	99213	25	172.6	83.00	60.62	0.00	19.85	2.53
02/07/10	BLUES PAYMENT					0.00					
03/07/10	BLUES PAYMENT					0.00					
03/18/10	MEDICARE PAYMENT					0.00					
09/29/10	MEDICARE PAYMENT					50.52					
09/29/10	MEDICARE DISALLOWANCE					19.85					
10/12/10	BS OUT OF AREA PAYMENT					10.10					
Service Provider: KULICK, KEVIN B											

*Jack #841  
RE*

\* denotes new activity

DATE	ACCOUNT NAME	INVOICE NO.
10/26/10	STANLEY KLEEBERG	5356205

→ PAYMENTS RECEIVED AFTER THIS DATE  
WILL APPEAR ON YOUR NEXT STATEMENT

FEDERAL ID# 161000580

The balance of your account is due upon receipt of this statement.  
Thank you for your prompt payment. Payments made are applied to the oldest  
selfpay due.

CUSTOMER SERVICE: 8AM-5PM MONDAY THRU FRIDAY  
CREDIT CARDS ACCEPTED CALL (716)630-2600 FOR PAYMENT

Undistributed Credits 0.00  
Page 1 of 1  
PAY THIS AMOUNT → 6.40

BUFFALO MEDICAL GROUP, P.C.

Sally Medical

839  
10-2/220

2016  
November 1, Date

LESTER EBER  
95 Allens Creek Rd, Ste. 10  
Rochester, NY 14618-3250

Pay to the Order of Executive Blue Cross Blue Shield \$ 951 <sup>04</sup> <sub>100</sub>  
Nine Hundred and Fifty One Dollars <sup>04</sup> <sub>100</sub> ————— Dollars

HSBC PREMIER  
Rochester, NY 14618

For \_\_\_\_\_

10022000020150180001# 0839

EB-00001646



## American Express® Traditional Green Card

SALLY KLEEBERG  
Closing Date 11/10/10

p. 1/6

Account Ending 2-61009

<b>New Balance</b>	<b>\$108.37</b>
<b>Please Pay By</b>	<b>11/25/10</b>

**Earn points on all of your purchases, everywhere you use the Card.**

Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

See page 2 for important information about your account.



***"Highest in Customer Satisfaction with Credit Card Companies, Four Years in a Row."***

American Express received the highest numerical score among credit card issuers in the proprietary J.D. Power and Associates 2007-2010 Credit Card Satisfaction Studies<sup>SM</sup>, 2010 study based on responses from 8,570 consumers measuring 10 card issuers and measures opinions of consumers about the issuer of their primary credit card. Proprietary study results are based on experiences and perceptions of consumers surveyed in May 2010. Your experiences may vary. Visit [jdpower.com](http://jdpower.com)

Account Summary	
Previous Balance	\$19.67
Payments/Credits	-\$19.67
New Charges	+\$108.37
Fees	+\$0.00

**New Balance** \$108.37

Days in Billing Period: 30

## Customer Care



**Pay by Computer**  
[americanexpress.com/nbc](http://americanexpress.com/nbc)

**Customer Care** 1-800-528-4800 **Pay by Phone** 1-800-472-9297

 See page 2 for additional information.

Please fold on the perforation below, detach and return with your payment ↓

EB-00001647

SALLY KLEEBERG

Account Ending 2-61009

p. 2/6

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



**Customer Service & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Lost or Stolen Card**  
**Express Cash**

1-800-528-4800  
 1-336-393-1111  
 1-800-528-4800  
 1-800-992-3404  
 1-800-CASH-NOW

**Hearing Impaired**  
**TTY: 1-800-221-9950**  
**FAX: 1-800-695-9090**  
**In NY: 1-800-522-1897**



**Website:** [americanexpress.com](http://americanexpress.com)  
**Mobile Site:** [amexmobile.com](http://amexmobile.com)

**Customer Service & Billing Inquiries**  
 F.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 P.O. BOX 1270  
 NEWARK NJ  
 07101-1270



## American Express® Traditional Green Card

p. 3/6

SALLY KLEEBERG  
Closing Date 11/10/10

Account Ending 2-61009

## Payments and Credits

## Summary

	Total
Payments	-\$19.67
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$19.67</b>

## Detail

\*Indicates posting date

	Amount
10/27/10* SALLY KLEEBERG	PAYMENT RECEIVED ACH - THANK YOU

## New Charges

## Summary

	Total
SALLY KLEEBERG 2-61017	\$108.37
<b>Total New Charges</b>	<b>\$108.37</b>

## Detail

	Amount
10/11/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$4.00
10/30/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$102.37
11/05/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$2.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## 2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	\$35.00
Total Interest in 2010	\$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Continued on reverse

SALLY KLEEBERG

Account Ending 2-61009

p. 4/6

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**Important Notice**

**Information on Pay Over Time Features**

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Sign and Travel, the APR is 15.24% (v).

For Sign and Travel, the APR is 15.24% (v).

Please refer to page 2  
for further important  
information regarding  
your account



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EB-00001650



## American Express® Traditional Green Card

p. 5/6

SALLY KLEEBERG  
Closing Date 11/10/10

Account Ending 2-61009

## Now Accepting American Express® Cards!

**Quickcandles** - A great source for low prices and quick shipping on candles and glasswear. Visit our site at [www.Quickcandles.com](http://www.Quickcandles.com) or call us today at 1-800-928-6175.**Molye Chevrolet Buick** - Rochester NY area dealer. New and used vehicles. Visit us at 115 West Main St., Honeoye Falls, NY.  
1-866-999-1458 or visit [www.molye.com](http://www.molye.com)**ERGOBaby Carrier** - Products to make baby wearing safe, easy and comfortable--a hands-free system with an all-in-one baby carrier.  
[www.ergobabycarrier.com](http://www.ergobabycarrier.com)

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 114388)

idine® serves up to 15% back when you dine<sup>†</sup> \$.

Earn up to 15% back at over 10,000 restaurants nationwide.  
Register with iDine® and get a percentage of each bill back in your pocket as an American Express® Reward Card. American Express Cardmembers who join can also get \$5 toward their first Reward Card. Terms apply.  
Learn more and register at [www.idine.com/amex](http://www.idine.com/amex)

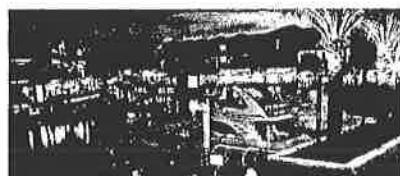
## Register and get 15% off your stay of \$450 or more at Naples Bay Resort.

This four-diamond destination resort immerses guests in the relaxing ambience of an Italian seaside village. Open-air corridors and spacious private balconies bring picturesque views and gentle breezes. The lazy river, poolside cabanas, nearby beaches and shopping on Fifth Avenue all add up to a memorable vacation.

Register any eligible American Express® Card in your name for this offer at [amexnetwork.com/naplesbay](http://amexnetwork.com/naplesbay). Then, visit [www.naplesbayresort.com](http://www.naplesbayresort.com) or call 1-866-605-1199 and use your registered Card to book and pay for your stay. Receive 15% off your stay as a statement credit.



## NAPLES BAY RESORT



To be eligible for this offer, you must be the named recipient of this invitation and register any eligible American Express Card at [amexnetwork.com/naplesbay](http://amexnetwork.com/naplesbay) between 10/01/10 and 1/31/11. You may register more than one Card for this offer, but only those Cards you register individually will be eligible to earn the statement credit. Using your registered Card, you must make a single purchase of \$450 or more on a stay booked by 1/31/11 and completed by 4/30/11. Prepaid, American Express OPEN®, and corporate cards, and ExpressPay transactions, are not eligible. If your Card is replaced during the promotional period, please call the Customer Service number on the back of your Card for assistance. Statement credits are generally issued within 5 business days after your qualifying purchase, but may take up to 2 billing cycles to post to your account. Additional terms apply; see registration website for details. Offer not valid 12/27-12/31/10.

## What's inside the box today?



Savings all the time, all year round. Plus, three days a week, a fresh collection of hand picked products, from electronics to fashion and travel, goes on sale at savings of up to 50% off. Visit [dailywish.com/dreambig](http://dailywish.com/dreambig) and use your American Express® Card.

Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on [amexnetwork.com/dailywishesterms](http://amexnetwork.com/dailywishesterms). The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express® Card.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

SALLY KLEEBERG

Account Ending 2-61009

p. 6/6

## Switch to DIRECTV® service today and save up to \$120.

Sign up for the DIRECTV® CHOICE™ package or higher with any American Express® Card by November 30, 2010 and save \$10 a month for a year on top of DIRECTV's current offer!

The DIRECTV CHOICE package features over 150 all-digital channels, plus there's no equipment to buy and no start-up costs!

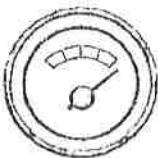
**Simply call 1-877-336-1591 today to order DIRECTV service.**

Offer ends 11/30/10 and based on approved credit. Credit card required, except in MA & PA. New approved customers only. Lease and 24-month programming agreement required. Hardware available separately. Lease fee of \$5/mo. for 2nd & ea. additional receiver. \$19.95 handling & delivery fee may apply. Applicable use tax adjustment may apply on the retail value of the installation.

**Terms and Conditions:** Must call 1-877-336-1591 to be eligible for the offer. Must be a new DIRECTV subscriber. Offer ends 11/30/10 and based on approved credit. Payment must be made with any American Express Card. To receive \$10 billing credit payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Upon activation of DIRECTV System and programming, customer will receive 12 nonrefundable/nontransferrable credits of \$10 each over 12 DIRECTV billing cycles, totaling \$120. Commercial accounts/customers not eligible. **Term agreement of 24 consecutive months required for lease.** Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement; copy provided at [directv.com/legal](http://directv.com/legal) and in first bill. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.



## WELCOMED TO RENT A CAR AND FILL UP ITS TANK.



YOUR AMERICAN EXPRESS CARD IS WELCOMED  
FOR CAR RENTALS AND AT GAS STATIONS. HERTZ, EXXON AND MOBIL STATIONS  
WELCOME AMERICAN EXPRESS.



EXPLORE MORE GREAT PLACES TO USE YOUR CARD AT [AMEXNETWORK.COM/WELCOME](http://AMEXNETWORK.COM/WELCOME)



Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



An Independent Licensee of the  
BlueCross BlueShield Association

Page 2

SUBSCRIBER LISTING WITH PREMIUM FOR GROUP 7707-002 1 AS OF 11-13-10

Subscriber ID Number	Subscriber Name	Employee Number	Package Number	Contract Type	Premium
002	EBER BROS. WINE & LIQUOR				

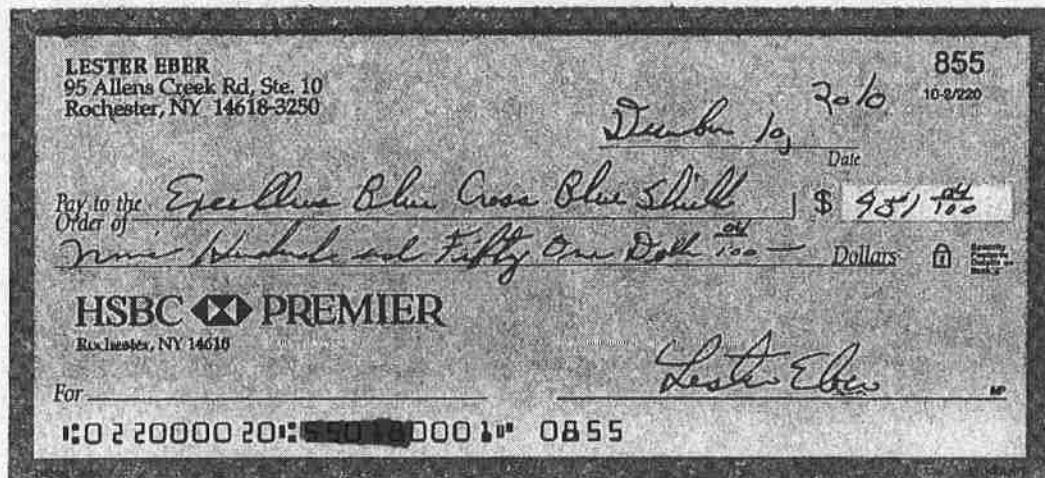
		SUBTOTAL AMOUNT	
007	EBER BROS BUFFALO	010	12
4140	KLEEBERG, SALLY		951.04
		SUBTOTAL AMOUNT	
		951.04	

PAID 12/10/10 LESTER'S CHECK # 855

LESTER -  
I NEED SALLY'S  
DEC. PAYMENT

RF 951.04

PAYABLE TO  
EXCELLUS BC-BS





## American Express® Traditional Green Card

p. 1/6

SALLY KLEEBERG  
Closing Date 12/10/10

Account Ending 2-61009

New Balance

\$6.00

Please Pay By

12/26/10

MAIL-IN REBATES  
CLOTHING & ACCESSORIES

See page 2 for important information about your account.



IT'S NOT JUST FOR HIGH-END COUTURE.

YOUR AMERICAN EXPRESS® CARD IS PERFECT FOR LITTLE  
EVERYDAY THINGS OR TO FINISH YOUR HOLIDAY SHOPPING AT GREAT PLACES LIKE  
JCPENNEY, H&M AND DRUGSTORE.COM.



EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME

Earn points on all of your  
purchases, everywhere you use  
the Card.

Visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)

### Account Summary

Previous Balance	\$108.37
Payments/Credits	-\$108.37
New Charges	+\$6.00
Fees	+\$0.00

New Balance \$6.00

Days in Billing Period: 30

### Customer Care

Pay by Computer  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

Customer Care --- Pay-by-Phone ---  
1-800-528-4800 1-800-472-9297

See page 2 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

EB-00001655

Bob  
#898

SALLY KLEEBERG

Account Ending 2-61009

p. 2/6

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

**Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



**Customer Service & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Lost or Stolen Card**  
**Express Cash**

1-800-528-4800  
 1-336-393-1111  
 1-800-528-4800  
 1-800-992-3404  
 1-800-CASH-NOW

**Hearing Impaired**  
 TTY: 1-800-221-9950  
 FAX: 1-800-695-9090  
 In NY: 1-800-522-1897



**Website:** americanexpress.com  
**Mobile Site:** amexmobile.com

**Customer Service & Billing Inquiries**  
 P.O. BOX 981535  
 EL PASO, TX  
 79998-1535

**Payments**  
 P.O. BOX 1270  
 NEWARK NJ  
 07101-1270



## American Express® Traditional Green Card

p. 3/6

SALLY KLEEBERG  
Closing Date 12/10/10

Account Ending 2-61009

## Payments and Credits

## Summary

	Total
Payments	-\$108.37
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$108.37</b>

## Detail

\*Indicates posting date

	Amount
11/28/10* SALLY KLEEBERG	PAYMENT RECEIVED ACH - THANK YOU

## New Charges

## Summary

	Total
SALLY KLEEBERG 2-61017	\$6.00
<b>Total New Charges</b>	<b>\$6.00</b>

## Detail

	Amount
11/10/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$2.00
12/04/10 TOPS MARKETS #224 AMHERST NY GROCERY STORE	\$4.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## 2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	\$35.00
Total Interest in 2010	\$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

## Important Notice

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For Sign and Travel, the APR is 15.24% (v).

Continued on reverse

EB-00001657

SALLY KLEEBERG

Account Ending 2-61009

p. 4/6

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**Important Notice continued**

For Sign and Travel, the APR is 15.24% (v).





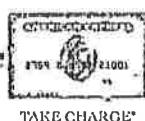
## American Express® Traditional Green Card

SALLY KLEEBERG  
Closing Date 12/10/10

p. 5/6

Account Ending 2-61009

## YOU CAN BE PROTECTED from DENTS, DINGS and ACCIDENTAL DAMAGES.



Pay with your American Express® Green Card and know that  
you can be covered with the following protections:

### PURCHASE PROTECTION<sup>1</sup>

Can cover eligible purchases  
you buy against accidental  
damage or theft for up to  
90 days after purchase.

### RETURN PROTECTION<sup>2</sup>

Have up to \$300 of your  
purchase price reimbursed  
if the store's return policy  
excludes your item.

### EXTENDED WARRANTY<sup>3</sup>

The warranty on your purchases  
are extended for up to one year  
on eligible purchases with U.S.  
warranties of five years or less.

Learn more about your Card at [americanexpress.com/mygreenbenefits](http://americanexpress.com/mygreenbenefits)

<sup>1</sup> Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 or Policy PP-IND and is subject to change with notice. This document does not supplement or replace the Policy.

<sup>2</sup> If you try to return an eligible item within 90 days from the date of purchase and the merchant won't take it back, American Express may refund the full purchase price, up to \$300 per item, excluding shipping and handling, up to a maximum of \$1,000 annually per Card account, if you purchased it entirely with your eligible American Express Card.\*

<sup>3</sup> Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 or Policy EW-IND and is subject to change with notice. This document does not supplement or replace the Policy.

\*Coverage is subject to additional terms, conditions and exclusions.

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SALLY KLEEBERG

Account Ending 2-61009

p. 6/6



Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout.  
Get started today at [www.Amazon.com/membershiprewards](http://www.Amazon.com/membershiprewards)

**MEMBERSHIP rewards. GIFT WITH POINTS AT [amazon.com](http://amazon.com)** 

Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice. To modify your receipt of valuable offers from American Express, please visit [www.americanexpress.com/choice](http://www.americanexpress.com/choice). POID: R400:0001

## Register and get 15% off your stay of \$450 or more at Naples Bay Resort.

This four-diamond destination resort immerses guests in the relaxing ambience of an Italian seaside village. Open-air corridors and spacious private balconies bring picturesque views and gentle breezes. The lazy river, poolside cabanas, nearby beaches and shopping on Fifth Avenue all add up to a memorable vacation.

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### NAPLES BAY RESORT



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Send  
holiday  
wishes  
with  
flowers!

SAVE  
25%

Teleflora has hundreds of choices, all artistically arranged and hand delivered.  
No boxes, no damaged flowers—the Teleflora difference.

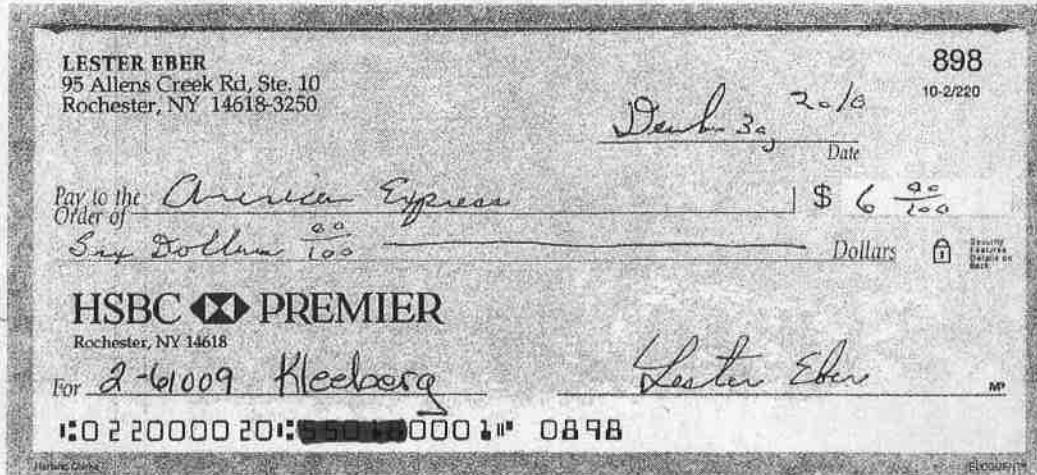
**teleflora.**

Visit [www.teleflora.com/americanexpress](http://www.teleflora.com/americanexpress) DECSM25  
or call 1-800-800-8388 and provide code DECSM25.

Must pay with any American Express® Card. Offer valid on arrangements worth \$26.00 or more (not including service fee or tax) from 12/01/10-01/31/11. Cannot be combined with any other offer. Arrangement prices do not include service fee or tax. Prices subject to change without notice. If an item is not available, a comparable substitute will be provided. Teleflora is a registered trademark of Teleflora LLC. © 2010 Teleflora.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.





MESSAGES EXPLAINED ▼ BELOW

Date	Pat#	Prv#	Msg	Service Description	CPT	Dx	Charge	Payment	Adjust	Line Balance
				*** Please Pay upon Receipt.					***	
				*** Thank You for your prompt attention.					***	
				*****					*****	
10/11/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	723.1	63.15			
10/28/10				Medicare Payment			50.52			
11/05/10				BS OF WESTER Payment			10.10			2.53*
11/08/10	1	1	E	OFFICE VISIT EST LEVEL 3	99213	723.1	63.15			
11/29/10				Medicare Payment			50.52			
12/06/10				BS OF WESTER Payment			10.10			2.53*

fed ok  
 #807  
 12

E-This bill applied against your deductible. You are responsible to pay us.

DATE LAST PAID	AMOUNT	Current	Over 30	Over 60	Over 90	Over 120	Ins Pending	Collections	Total Balance
00/00/00	0.00	2.53	2.53	0.00	0.00	0.00	0.00	0.00	5.06

MAKE  
 CHECK  
 PAYABLE TO:

FRANK VOELKER, DO  
 1825 MAPLE ROAD SUITE 5  
 WILLIAMSVILLE, NY 14221

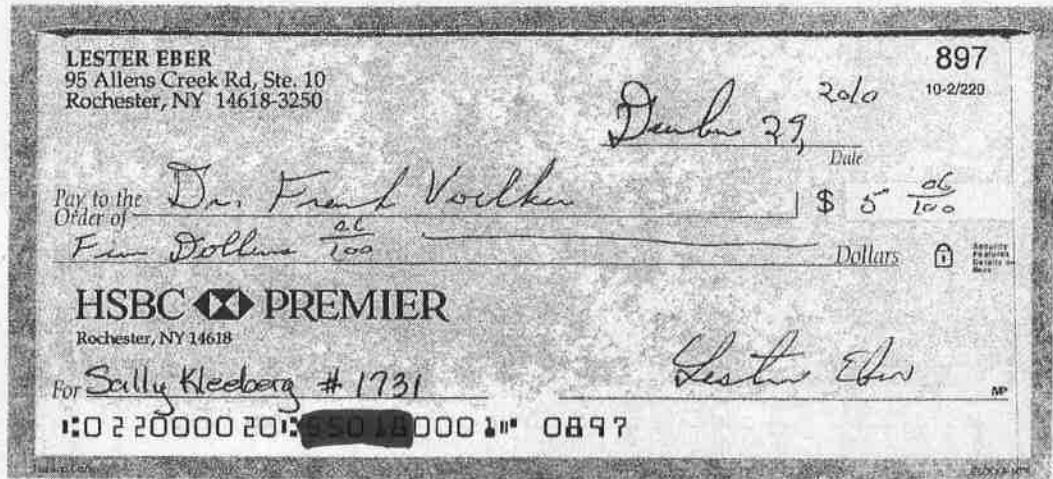
PLEASE PAY THIS AMOUNT

5.06\*

PAT# 1-SALLY KLEEBERG

PRV# 1-VOELKER, FRANK J, DO

Ph: (716)-810-9967  
 Acct#: 1731  
 Date: 12/21/10  
 Page 1 of 1



**Lester Eber**

---

**From:** lorrie acampora  
**Sent:** Wednesday, December 08, 2010 4:55 PM  
**To:** Lester Eber  
**Cc:** Wendy Eber  
**Subject:** SALLY KLEEBERG

The last check issued to Sally Kleeberg for consulting in the amount of \$6,000.00 was Feb. 11, 2010 for February.

The last check issued to Westwood Country Club for dues in the amount of 429.56 was Dec. 4, 2008.

Lorrie A. Oberdick  
Accounting & HR Manager  
Sloncum & Sons  
30 Corporate Drive  
North Haven, CT 06473  
203-234-6462



**FingerLakes  
BlueCrossBlueShield**

150 East Main Street  
Rochester, New York 14647

**THIS IS YOUR BLUE CROSS AND BLUE SHIELD  
BASIC HOSPITAL, BASIC MEDICAL AND  
PREFERRED BLUE MILLION INSURANCE CONTRACT**

**ISSUED BY**

**FINGER LAKES HEALTH INSURANCE COMPANY, INC.**

**AND**

**FINGER LAKES MEDICAL INSURANCE COMPANY, INC.**

This is your Contract with Finger Lakes Health Insurance Company, Inc. and Finger Lakes Medical Insurance Company, Inc., Finger Lakes Blue Cross and Blue Shield. It is issued to the person named on the Identification Card. This Contract will continue unless it is terminated for any of the reasons described in the Contract.

You have the right to return this Contract. Examine it carefully. If you are not satisfied with this Contract, you may return it together with your Identification Card and ask us to cancel it. Your request must be in writing and must be made within ten (10) days from the date you receive this Contract. If you do so, we will not provide any benefits under this Contract. We will refund any amount you paid for this Contract.

**FINGER LAKES HEALTH INSURANCE COMPANY, INC.  
FINGER LAKES MEDICAL INSURANCE COMPANY, INC.**

By:

David H. Klein  
Chief Executive Officer

**Lester Eber**

---

**From:** janet lissow  
**Sent:** Tuesday, December 21, 2010 9:00 AM  
**To:** Lester Eber  
**Subject:** Sally Kleeberg  
**Attachments:** Sally Kleeberg 122110.xls

Mr. Eber,

Attached is the spreadsheet of what I know you have paid for Sally starting back in August, 2010.

Your Excellus coverage is the Blue Million Plan. I have nothing that says that in writing. I don't see it even on your Benefits Card.

**Janet Lissow**  
Administrative Assistant  
**Eber Bros. Wine & Liquor**

***NEW ADDRESS:***  
95 Allens Creek Rd.  
Bldg 2 Suites 10 & 11  
Rochester, NY 14618-3252  
Ph: (585) 360-4240  
Fax: (585) 360- 4211

Sally Kleeberg's expenses paid by Mr. Eber

Sally Kleeberg		Excellus	(medications)	Capital One				Buffalo Cardiology &	
		Check #	American Express	( Dental )	Frank Voelker, DO	Anthon Eye Center	Buffalo Medical Group	Pulmonary Assoc	Total Due
8/11/2010	951.04	# 775							
8/11/2010						62.25			
8/24/2010				47.21					
8/24/2010						33.29			
8/24/2010								6.88	
9/11/2010	951.04	# 765							
9/30/2010				17.62					
9/30/2010						3.79			
10/4/2010				1,300.00					
10/8/2010	951.94	# 872							
10/26/2010				19.67				6.40	
11/10/2010	951.04	# 839							
11/25/2010				108.37					
12/10/2010	951.04	# 855							
Total	4,756.10		192.87	1,300.00	66.04	33.29	6.40	6.88	<b>6,361.58</b>

**Lester Eber**

---

**From:** janet lissow  
**Sent:** Wednesday, December 08, 2010 12:42 PM  
**To:** Lester Eber  
**Subject:** Sally's letter

Dear Sally,

I understand that you have decided to manage the payment of your medical bills on your own. If this is your final decision, please know that I will help you in any way I can.

That being said, I would like to come up with a plan with you to make the payment of your Excellus / BlueCross. I have enclosed a copy of the Excellus December statement as an example of what I will send to you each month. Due to the short time factor we have to get this payment to Excellus, I would like to give you a call with amount due and to let you know your statement is on its way. I ask that you make your check out directly to **Excellus** and then have you drop it in the mail with the return envelope I will send to you as well. We can continue this process if it proves to be successful.

I am certainly up for any suggestions you might have to make this transaction as smooth as possible on you.

**Lester Eber**

---

**From:** Elliott Gumaer [egumaer1@yahoo.com]  
**Sent:** Friday, November 19, 2010 3:19 PM  
**To:** janet lissow  
**Cc:** Lester Eber  
**Subject:** Re: Sally Kleeberg

Lester (and Janet), sign it and send it. The letter is fine and should throw future issues from you to the Bank, which is just what I wished to accomplish. In the future should Sally call you regarding a medical expense, you can refer to this letter and tell her to contact Hawks. Happy Thanksgiving to you both (should I not speak to you before the great day) and don't forget that a nice bottle of wine compliments any meal. Mike

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--- On Fri, 11/19/10, janet lissow <[j.lissow@eberbros.com](mailto:j.lissow@eberbros.com)> wrote:

From: janet lissow <[j.lissow@eberbros.com](mailto:j.lissow@eberbros.com)>  
Subject: Sally Kleeberg  
To: "Gumaer, Elliott" <[EGumaer@nixonpeabody.com](mailto:EGumaer@nixonpeabody.com)>, "Elliott Gumaer" <[egumaer1@yahoo.com](mailto:egumaer1@yahoo.com)>  
Date: Friday, November 19, 2010, 2:56 PM

Hello Mr. Gumaer,

Could you please look over the revised letter Mr. Eber wants to send to Sally? Please let me or Mr. Eber know your thoughts so we can get this letter out when Mr. Eber feels comfortable.

Many thanks, have a great Thanksgiving!

**Janet Lissow**

Administrative Assistant

**Eber Bros. Wine & Liquor**

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